

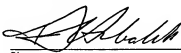
4-27-04



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/821,084
Applicant: HODGDON
Filed: April 8, 2004
Art Unit: Unknown
Examiner: unknown
Title: INCENTIVE BASED HEALTH
CARE INSURANCE PROGRAM
Docket No.: 04237118
Customer No.: 26565

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

<p>CERTIFICATE OF MAILING BY "EXPRESS MAIL" "Express Mail" mailing label number EL98698418US Date of Deposit: April 26, 2004 I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR 1.10 on the date indicated above and is addressed to COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450 typed or printed name of person mailing paper or fee: Tim Hubalik  Signature</p>
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TRANSMITTAL LETTER

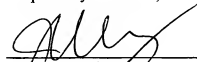
Dear Sir:

Enclosed herewith are the following for the above-captioned application:

1. Information Disclosure Statement;
2. Forms PTO/SB/08A and PTO/SB/08B;
3. Complete copies of cited references; and
4. Return receipt postcard.

The Commissioner is hereby authorized to charge any additional filing fees required under Rule 1.17 concerning this transaction, or to credit any overpayment to Deposit Account 13-0019.

Respectfully submitted,



Joseph A. Mahoney

Reg. No. 38,956

Date: April 26, 2004

MAYER, BROWN, ROWE & MAW LLP

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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO/SB/08A and PTO/SB/08B forms. This Information Disclosure Statement is being filed within the three (3) months of date of filing and before the mailing date of the first Office Action on the merits. Therefore, Applicant believes no fee is due in connection with this filing.

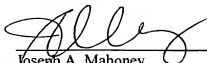
Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each of all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

The Commissioner is hereby authorized to charge any additional filing fees required under Rule 1.17 concerning this transaction, or to credit any overpayment to Deposit Account 13-0019.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'J. Mahoney', is written over a horizontal line.

Joseph A. Mahoney

Reg. No. 38,956

Date: April 26, 2004

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.S./



PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Complete if Known

Application Number	10/821,084
Filing Date	April 8, 2004
First Named Inventor	Hodgdon
Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	04237118

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 2 of 3

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	20	US- 02/0091550	7/11/02	White, et al.	
	21	US- 02/0069150	6/6/02	Ni	
	22	US- 01/0041988	11/15/01	Lin	
	23	US- 02/0010599	1/24/02	Levison	
	24	US- 02/0032586	3/14/02	Joao	
	25	US- 02/0040307	4/4/02	Roscoe, et al.	
	26	US- 02/0062271	5/23/02	Breuninger	
	27	US- 02/0095365	7/18/02	Slavin, et al.	
	28	US- 03/0009355	1/9/03	Gupta	
	29	US- 6,347,302	2/12/02	Joao	
		US-			
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		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	* ⁴
		Country Code ³ Number "Kind Code ² (if known)				

Examiner Signature	/Eliza Squires/	Date Considered	09/15/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.S./

